



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office

**NOTICE OF ALLOWANCE AND ISSUE FEE DUE**

LM01/0215

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SUITE 205  
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APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
09/185,878	11/03/98	011	HAYES, J	2761 02/15/00
First Named Applicant	LENT,	35 USC 154(b) term ext. =	0 Days.	

TITLE OF INVENTION METHOD AND APPARATUS FOR A VERIFIABLE ON LINE REJECTION OF AN APPLICATION FOR CREDIT

ATTY'S DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEE DUE	DATE DUE
2	NEXTP002	705-038.000	128	UTILITY	YES \$605.00	05/15/00

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED.**

**THE ISSUE FEE MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED.**

**HOW TO RESPOND TO THIS NOTICE:**

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is changed, pay twice the amount of the FEE DUE shown above and notify the Patent and Trademark Office of the change in status, or
- B. If the status is the same, pay the FEE DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay FEE DUE shown above, or
- B. File verified statement of Small Entity Status before, or with, payment of 1/2 the FEE DUE shown above.

II. Part B-Issue Fee Transmittal should be completed and returned to the Patent and Trademark Office (PTO) with your ISSUE FEE. Even if the ISSUE FEE has already been paid by charge to deposit account, Part B Issue Fee Transmittal should be completed and returned. If you are charging the ISSUE FEE to your deposit account, section "4b" of Part B-Issue Fee Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give application number and batch number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

PATENT AND TRADEMARK OFFICE COPY

**Notice of Allowability**

Application No.

09/185,878

Examiner

John W Hayes

Applicant(s)

LENT ET AL.

Art Unit

2761

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance and Issue Fee Due or other appropriate communication will be mailed in due course.

1. ☒ This communication is responsive to Amendment filed 7 February 2000.
2. ☒ The allowed claim(s) is/are 1-11.
3. ☐ The drawings filed on \_\_\_\_\_ are acceptable.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of the CERTIFIED copies of the priority documents have been
1. ☐ received.
2. ☐ received in Application No. (Series Code / Serial Number). \_\_\_\_\_.
3. ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

5. ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. & 119(e).

A SHORTENED STATUTORY PERIOD FOR REPLY to comply with the requirements noted below is set to EXPIRE **THREE MONTHS** FROM THE "DATE MAILED" of this Office Action. Failure to timely comply will result in ABANDONMENT of this application. Extensions of time may be available under the provisions of 37 CFR 1.136(a).

6. ☐ Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient. A SUBSTITUTE OATH OR DECLARATION IS REQUIRED.
7. ☒ Applicant MUST submit NEW FORMAL DRAWINGS
- (a) ☐ because the originally filed drawings were declared by applicant to be informal.
- (b) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review( PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No. 5.
- (c) ☐ including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the examiner.
- (d) ☐ including changes required by the attached Examiner's Amendment / Comment.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the reverse side of the drawings. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

8. ☐ Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Any reply to this letter should include, in the upper right hand corner, the APPLICATION NUMBER (SERIES CODE / SERIAL NUMBER). If applicant has received a Notice of Allowance and Issue Fee Due, the ISSUE BATCH NUMBER and DATE of the NOTICE OF ALLOWANCE should also be included.

**Attachment(s)**

- 1 ☒ Notice of References Cited (PTO-892)
- 3 ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 5 ☒ Information Disclosure Statements (PTO-1449), Paper No. 6
- 7 ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
- 2 ☐ Notice of Informal Patent Application (PTO-152)
- 4 ☒ Interview Summary (PTO-413), Paper No. \_\_\_\_\_
- 6 ☒ Examiner's Amendment/Comment
- 8 ☒ Examiner's Statement of Reasons for Allowance
- 9 ☐ Other

**DETAILED ACTION**

***Drawings***

1. The drawings filed on 3 November 1998 are subject to correction of the informalities indicated on the "Notice of Draftperson's Patent Drawing Review," PTO-948 forwarded in the previous Office Action. In order to avoid abandonment of this application, correction is required.
2. The application having been allowed, formal drawings are required in response to this Office Action.

***Examiner's Amendment***

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with William James on 14 February 2000.

Page 7, line 4; Add the following: "Figure 10C is a table used in one embodiment to set a credit limit based on the balance transfer amount and FICO score".

***Allowable Subject Matter***

4. Claims 1-11 are allowed over the prior art of record.
5. The following is an examiner's statement of reasons for allowance:

As per independent claim 1, the prior art of record taken either individually or in combination fails to teach or suggest a method of presenting a reason for the rejection of a credit application from an applicant comprising obtaining a factor from a credit bureau influencing the FICO score assigned to the application mapping the factor to an internal rejection code, and providing a rejection reason corresponding to the internal rejection code to the applicant. The specific allowable feature, which

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distinguishes the present invention over the prior art is the mapping to a specific internal rejection code and providing a specific reason for rejection to the applicant. Claims 2-8 are dependent upon claim 1 and thus have all the limitations of claim 1 and are allowable for that reason.

As per independent claim 9, the prior art of record taken either individually or in combination fails to teach or suggest a system for presenting a reason for the rejection of a credit application from an applicant comprising an Underwriter operative to obtain a factor from a credit bureau influencing the FICO score assigned to the application mapping the factor to an internal rejection code, and providing a rejection reason corresponding to the internal rejection code to the applicant. The specific allowable feature, which distinguishes the present invention over the prior art is the mapping to a specific internal rejection code and providing a specific reason for rejection to the applicant.

As per independent claims 10 and 11, the prior art of record taken either individually or in combination fails to teach or suggest a computer program or a computer readable medium having program code embodied therein for presenting a reason for the rejection of a credit application from an applicant comprising program code means for obtaining a factor from a credit bureau influencing the FICO score assigned to the application mapping the factor to an internal rejection code, and providing a rejection reason corresponding to the internal rejection code to the applicant. The specific allowable feature, which distinguishes the present invention over the prior art is the mapping to a specific internal rejection code and providing a specific reason for rejection to the applicant.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

#### **Conclusion**

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to John Hayes whose telephone number is (703)306-5447. The examiner can normally be reached Monday through Friday from 6:30 to 3:00.



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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Todd Voeltz, can be reached on (703) 305-9714.


The Fax phone number for the **UNOFFICIAL FAX** for the organization where this application or proceeding is assigned is (703) 305-0040 (for informal or draft communications, please label "PROPOSED" or "DRAFT").

The Fax phone number for the **OFFICIAL FAX** for the organization where this application or proceeding is assigned is (703) 308-9051 or 9052 (for formal communications intended for entry).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

Jwh

12 February 2000

  
EMANUEL TODD VOELTZ  
SUPERVISORY PATENT EXAMINER  
GROUP 2700

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